

This listing of the claims will replace all prior versions, and listings of claims in the application.

**In the Claims**

1. (Previously presented) A method for keeping expenses in an Internet expense account comprising;
  - swiping a card having a person's email address on said card through a card reader;
  - entering information about said expense into said card reader;
  - sending said information automatically into said Internet expense account without manual intervention;
  - said Internet expense account consisting of a single text document;
  - swiping said card through a card reader;
  - entering information about a second expense into said card reader;
  - sending said information automatically into said Internet expense account without manual intervention.
2. (Currently Amended) The method of claim 1 wherein entering further expense information [is entered] into the Internet expense account other than said information from said card.
3. (Previously presented) The method of claim 1 wherein information from said card can not be deleted once it is sent into said single text document.

4. (Currently amended) A system for generating an Internet Expense Account comprising:
  - a card having a person's email address;
  - a card reader;
  - a single text document made up of fields;
  - said text document being part of an email server;
  - said [system] card reader transferring information from said card to said text document without any manual intervention.
5. (Original) The system of claim 4 wherein said fields include expenses, date, and name of party to whom payment is due.
6. (Original) The system of claim 4 wherein said fields further comprise to whom said expenses are billable.
7. (Previously presented) The system of claim 4 wherein said system allows further expense information to be inputted into said text document.
8. (Previously presented) The system of claim 4 wherein said information transferred from said card to said text document can not be changed.
9. (Previously presented) The system of claim 4 wherein said system divides said information transferred from said card into said text document into separate fields.
10. (Original) The system of claim 9 wherein said fields include travel, food and accommodations.
11. (Previously presented) The system of claim 7 wherein said further information is inputted by a cellular phone, pager or email.

12. (Previously Presented) A method for keeping expenses in an Internet expense account comprising;
- entering information into a wireless device which is connected to a user's email account;
  - said information concerning expenses incurred by said user;
  - sending said information automatically into a single text document comprised of fields without manual intervention.